

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Gallagher, John E	§	Case No. 09 B 28903
	Gallagher, Carrie M	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 08/07/2009.

2) The plan was confirmed on 09/24/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was dismissed on 07/22/2010.

6) Number of months from filing or conversion to last payment: 12.

7) Number of months case was pending: 13.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$55,252.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$36,453.51
Less amount refunded to debtor	\$2,896.46

**NET RECEIPTS:** \$33,557.05

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,945.00
Court Costs	\$0
Trustee Expenses & Compensation	\$2,091.82
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$4,036.82

Attorney fees paid and disclosed by debtor \$1,998.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Chrysler Financial Services Americas	Secured	\$8,030.00	\$8,105.00	\$8,030.00	\$8,030.00	\$154.60
Cook County Treasurer	Secured	\$6,000.00	\$6,371.62	\$6,000.00	\$6,000.00	\$0
Flagstar Bank	Secured	\$347,402.76	NA	NA	\$0	\$0
Flagstar Bank	Secured	\$347,402.76	\$341,547.80	\$341,547.80	\$0	\$0
Flagstar Bank	Secured	NA	\$4,946.65	\$4,946.65	\$4,946.65	\$0
National City Mortgage Co	Secured	NA	\$1,959.92	\$1,959.92	\$0	\$0
National City Mortgage Co	Secured	\$116,966.00	\$114,769.68	\$114,769.68	\$0	\$0
Access Group	Unsecured	\$26,927.00	\$27,422.26	\$27,422.26	\$1,788.85	\$0
ACS	Unsecured	\$0	NA	NA	\$0	\$0
AES/Educaid	Unsecured	\$0	NA	NA	\$0	\$0
AES/Educaid	Unsecured	\$0	NA	NA	\$0	\$0
AES/Educaid	Unsecured	\$0	NA	NA	\$0	\$0
AES/Educaid	Unsecured	\$0	NA	NA	\$0	\$0
AFNI	Unsecured	\$0	NA	NA	\$0	\$0
Applied Bank	Unsecured	\$0	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$0	NA	NA	\$0	\$0
Bureau Of Med Econcs	Unsecured	\$0	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
California Business Bu	Unsecured	\$75.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,055.00	\$1,357.15	\$1,357.15	\$88.53	\$0
Capital One	Unsecured	\$1,409.00	\$1,694.29	\$1,694.29	\$110.52	\$0
Capital One	Unsecured	\$2,064.00	\$2,411.44	\$2,411.44	\$157.30	\$0
Chase	Unsecured	\$0	NA	NA	\$0	\$0
Chase Bank USA NA	Unsecured	\$2,383.00	\$2,656.82	\$2,656.82	\$173.32	\$0
Chase Manhattan Mortgage Corp	Unsecured	\$0	NA	NA	\$0	\$0
Chrysler Financial Services Americas	Unsecured	\$492.00	\$75.00	\$75.00	\$0	\$0
Citibank	Unsecured	\$0	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$0	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$0	NA	NA	\$0	\$0
Commerce Bank	Unsecured	\$0	NA	NA	\$0	\$0
Compass Bank	Unsecured	\$0	NA	NA	\$0	\$0
Cook County Treasurer	Unsecured	NA	\$371.62	\$371.62	\$17.80	\$0
CR Evergreen LLC	Unsecured	\$2,700.00	\$3,152.70	\$3,152.70	\$205.67	\$0
DeVry Institute of Technology	Unsecured	\$0	NA	NA	\$0	\$0
DeVry Institute of Technology	Unsecured	\$0	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$7,867.00	\$8,430.10	\$8,430.10	\$549.92	\$0
Educational Credit Management Corp	Unsecured	\$15,222.00	\$15,589.67	\$15,589.67	\$1,016.97	\$0
Educational Credit Management Corp	Unsecured	\$49,300.00	\$50,212.23	\$50,212.23	\$3,275.54	\$0
First USA	Unsecured	\$0	NA	NA	\$0	\$0
First USA Bank/Lomas Bank	Unsecured	\$0	NA	NA	\$0	\$0
Fleet Bank	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
KY HIGHER EDUCATION STUDE	Unsecured	\$8,453.00	NA	NA	\$0	\$0
KY HIGHER EDUCATION STUDE	Unsecured	\$8,566.00	NA	NA	\$0	\$0
Lane Bryant	Unsecured	\$0	NA	NA	\$0	\$0
Lane Bryant	Unsecured	\$0	NA	NA	\$0	\$0
Macy's	Unsecured	\$0	NA	NA	\$0	\$0
Nelnet	Unsecured	\$0	NA	NA	\$0	\$0
Nelnet	Unsecured	\$0	NA	NA	\$0	\$0
Nissan Motor Acceptance Corporation	Unsecured	\$0	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$19,498.00	\$21,097.56	\$21,097.56	\$1,376.28	\$0
Portfolio Recovery Associates	Unsecured	\$1,805.00	\$2,075.75	\$2,075.75	\$135.41	\$0
Portfolio Recovery Associates	Unsecured	\$7,073.00	\$7,073.54	\$7,073.54	\$461.44	\$0
Portfolio Recovery Associates	Unsecured	\$9,150.00	\$9,219.78	\$9,219.78	\$601.44	\$0
Readers Service	Unsecured	\$104.85	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Receivables Performance	Unsecured	\$189.00	NA	NA	\$0	\$0
Rnb Fields3	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$0	NA	NA	\$0	\$0
Student Loan Marketing Assn	Unsecured	\$0	NA	NA	\$0	\$0
Student Loan Marketing Assn	Unsecured	\$0	NA	NA	\$0	\$0
Student Loan Marketing Assn	Unsecured	\$0	NA	NA	\$0	\$0
Student Loan Marketing Assn	Unsecured	\$0	NA	NA	\$0	\$0
Student Loan Marketing Assn	Unsecured	\$0	NA	NA	\$0	\$0
Student Loan Marketing Assn	Unsecured	\$0	NA	NA	\$0	\$0
United States Dept Of Education	Unsecured	\$0	NA	NA	\$0	\$0
Victoria's Secret	Unsecured	\$0	NA	NA	\$0	\$0
Wachovia Education Fin	Unsecured	\$0	NA	NA	\$0	\$0
Wachovia Education Fin	Unsecured	\$0	NA	NA	\$0	\$0
Wachovia Education Fin	Unsecured	\$0	NA	NA	\$0	\$0
Wachovia Education Fin	Unsecured	\$0	NA	NA	\$0	\$0
Washington Mutual	Unsecured	\$0	NA	NA	\$0	\$0
Washington University	Unsecured	\$0	NA	NA	\$0	\$0
Wells Fargo Education Financial Serv	Unsecured	\$6,721.00	\$6,591.42	\$6,591.42	\$429.99	\$0
Wells Fargo Home Mortgage	Unsecured	\$0	NA	NA	\$0	\$0
World Financial Network Nat'l	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$456,317.48	\$0	\$0
Mortgage Arrearage	\$6,906.57	\$4,946.65	\$0
Debt Secured by Vehicle	\$8,030.00	\$8,030.00	\$154.60
All Other Secured	\$6,000.00	\$6,000.00	\$0
<b>TOTAL SECURED:</b>	<b>\$477,254.05</b>	<b>\$18,976.65</b>	<b>\$154.60</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$159,431.33</b>	<b>\$10,388.98</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$4,036.82	
Disbursements to Creditors	\$29,520.23	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$33,557.05</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: September 28, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.